

Information to identify the case:			
Debtor 1:	Dennis Cohen	Social Security number or ITIN:	xxx-xx-9796
	First Name Middle Name Last Name	EIN:	__-_____-
Debtor 2:	Sharon Cohen	Social Security number or ITIN:	xxx-xx-1890
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-_____-
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 2/26/18
Case number:	18-13641-MBK	Date case converted to chapter:	7 5/8/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Dennis Cohen	Sharon Cohen
2. All other names used in the last 8 years		
3. Address	15 Banstead Way Jackson, NJ 08527-4494	15 Banstead Way Jackson, NJ 08527-4494
4. Debtor's attorney Name and address	Daniel E. Straffi Straffi & Straffi, LLC 670 Commons Way Toms River, NJ 08755	Contact phone 732-341-3800
5. Bankruptcy trustee Name and address	Barry Frost Barry W. Frost, Chapter 7 Trustee 3131 Princeton Pike Suite 110 Building 5 Lawrenceville, NJ 08648	Contact phone 609-890-1500

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 5/9/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	June 12, 2019 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 8/12/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 District of New Jersey

In re:
 Dennis Cohen
 Sharon Cohen
 Debtors

Case No. 18-13641-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

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 Total Noticed: 50

Date Rcvd: May 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2019.

db/jdb Dennis Cohen, Sharon Cohen, 15 Banstead Way, Jackson, NJ 08527-4494
 517351369 Amerisol, PO Box 65018, Baltimore, MD 21264-5018
 517515901 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517351373 +Central Jersey Emergency Medical Assoc, PO Box 2680, New Brunswick, NJ 08903-2680
 517351375 Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219-6009
 517351376 Chase Mtg, PO Box 24696, Columbus, OH 43224-0696
 517351377 Citi, PO Box 6190, Sioux Falls, SD 57117-6190
 517351381 Costco Go Anywhere Citicard, Centralized Bk/Citicorp Credit Card Svcs, PO Box 790040, Saint Louis, MO 63179-0040
 517351386 Four Seasons at South Knolls, Homeowners Association c/o Community Man, PO Box 67750, Phoenix, AZ 85082-7750
 517514388 +Four Seasons at South Knolls HOA, c/o McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
 517351387 Green Dot Bank, 840 Highway 33, Mercerville, NJ 08619-4413
 517513601 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203-4774
 517385291 +M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
 517351389 M&T Credit Services, 1100 Worley Dr, Williamsville, NY 14221
 517351390 McGovern Legal Services, LLC, PO Box 1111, New Brunswick, NJ 08903-1111
 517631810 +PNC Bank, N.A., Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101-4982
 517351391 Phelan, Hallinan, Diamond & Jones, 400 Fellowship Rd, Mount Laurel, NJ 08054-3437
 517351392 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
 517351394 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 517351396 Surgical Pathology Associates, 207 Georgetown Wrightstown Rd, Wrightstown, NJ 08562-2520
 517419298 +TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
 517430352 +TD Bank, N.A., Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City NJ 07302-3835
 517351401 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: bkclient@straffilaw.com May 09 2019 23:52:55 Daniel E. Straffi,

tr Straffi & Straffi, LLC, 670 Commons Way, Toms River, NJ 08755
 +EDI: BBWFROST.COM May 10 2019 04:13:00 Barry Frost, Barry W. Frost, Chapter 7 Trustee, 3131 Princeton Pike, Suite 110, Building 5, Lawrenceville, NJ 08648-2201

smg E-mail/Text: usanj.njbankr@usdoj.gov May 09 2019 23:53:59 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 09 2019 23:53:57 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

517351371 EDI: BANKAMER.COM May 10 2019 04:14:00 Bankamerica, PO Box 982238, El Paso, TX 79998-2238

517351372 EDI: BANKAMER.COM May 10 2019 04:14:00 Bk of Amer, PO Box 982238, El Paso, TX 79998-2238

517351370 EDI: BANKAMER.COM May 10 2019 04:14:00 Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012

517351374 EDI: CHASE.COM May 10 2019 04:14:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298

517351378 +EDI: CITICORP.COM May 10 2019 04:14:00 Citibank, NA, 701 E. 60 Street N, Sioux Falls, SD 57104-0493

517351379 EDI: WFNNB.COM May 10 2019 04:14:00 Comenitybank/coldwcmc, Comenity Bank, PO Box 182125, Columbus, OH 43218-2125

517351380 EDI: WFNNB.COM May 10 2019 04:14:00 Comenitybk/coldwater, PO Box 182789, Columbus, OH 43218-2789

517351384 EDI: DISCOVER.COM May 10 2019 04:14:00 Discover Financial Services, PO Box 15316, Wilmington, DE 19850

517367246 EDI: DISCOVER.COM May 10 2019 04:14:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

517351382 EDI: DISCOVER.COM May 10 2019 04:14:00 Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316

517351383 EDI: DISCOVER.COM May 10 2019 04:14:00 Discover Financial, PO Box 3025, New Albany, OH 43054-3025

517351385 EDI: TSYS2.COM May 10 2019 04:14:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218

517491881 EDI: RESURGENT.COM May 10 2019 04:14:00 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517351388 E-mail/Text: camanagement@mtb.com May 09 2019 23:53:37 M&T Bank, 1 Fountain Plz Fl 4, Buffalo, NY 14203-1420

517351393 EDI: PRA.COM May 10 2019 04:13:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

517368847 +EDI: PRA.COM May 10 2019 04:13:00 Portfolio Recovery Associates, LLC c/o Sears, POB 41067, Norfolk VA 23541-1067

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 50

Date Rcvd: May 09, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517490395 EDI: Q3G.COM May 10 2019 04:13:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
517351395 E-mail/Text: clientservices@simonsagency.com May 09 2019 23:54:42 Simons Agency Inc,
4963 Wintersweet Dr, Liverpool, NY 13088-2176
517351397 EDI: RMSC.COM May 10 2019 04:14:00 Synch/lowes, PO Box 965005, Orlando, FL 32896-5005
517355049 +EDI: RMSC.COM May 10 2019 04:14:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517351398 EDI: RMSC.COM May 10 2019 04:14:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
PO Box 965060, Orlando, FL 32896-5060
517351399 EDI: TDBANKNORTH.COM May 10 2019 04:14:00 Td Bank N.A., 32 Chestnut St,
Lewiston, ME 04240-7744
517351400 EDI: TDBANKNORTH.COM May 10 2019 04:14:00 Td Banknorth, Attn: Bankruptcy, PO Box 1190,
Lewiston, ME 04243-1190

TOTAL: 27

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2019 at the address(es) listed below:

NONE.

TOTAL: 0